

CSD 1001A [11/15/04]

Name, Address, Telephone No. & I.D. No.

SULLIVAN HILL LEWIN REZ & ENGEL, APLC

James P. Hill (SBN 90478)/Gary B. Rudolph (SBN 101921)

Kathryn A. Millerick (SBN 279602)

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San Diego, CA 92101

Tel.: (619) 233-4100

Attorneys for James L. Kennedy, Chapter 7 Trustee

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF CALIFORNIA

325 West "F" Street, San Diego, California 92101-6991

In Re

ISELA CORRAL COWEN,

Debtor.



BANKRUPTCY NO. 16-07446-LA7

Date of Hearing: N/A

Time of Hearing: N/A

Name of Judge: Hon. Louise DeCarl Adler

ORDER

APPROVING TRUSTEE'S ABANDONMENT OF REAL PROPERTY

IT IS ORDERED THAT the relief sought as set forth on the continuation pages attached and numbered two (2) through 7 with exhibits, if any, for a total of 7 pages, is granted. Motion/Application Docket Entry No. 216 & 217

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DATED: May 25, 2018


Judge, United States Bankruptcy Court

Signature by the attorney constitutes a certification under Fed. R. of Bankr. P. 9011 that the relief in the order is the relief granted by the court.

Submitted by:

SULLIVAN HILL LEWIN REZ & ENGEL, APLC
(Firm name)

By: /s/Gary B. Rudolph 
Attorney for ☒ Movant ☐ Respondent

CSD 1001A

On April 25, 2018 [Dckt.# 216] the Trustee filed a Notice of Proposed Abandonment of Property, Land Manchester Lot Encinitas, CA Parcel 1, in the County of San Diego, State of California, as shown on page 2856 of parcel maps filed in the office of the county ("Notice of Proposed Abandonment"). The Trustee's Notice of Proposed Abandonment was served by the Court on April 28, 2018 [Dckt.# 217]. See Exhibit "1" attached hereto and herein incorporated by reference. In excess of 24-days has lapsed since the filing and service of the Notice of Proposed Abandonment and no creditor or party in interest has objected or otherwise requested a hearing. Now, therefor, with good cause appearing,

1. The Trustee's Notice of Proposed Abandonment is approved and the property located at Land Manchester Lot Encinitas, CA Parcel 1, in the County of San Diego, State of California, as shown on page 2856 of parcel maps filed in the office of the county is hereby abandoned.

IT IS SO ORDERED.

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF CALIFORNIA
325 West F Street, San Diego, California 92101-6991

In Re

ISELA CORRAL COWEN

BANKRUPTCY NO. 16-07446-LA7

Debtor.

TRUSTEE'S NOTICE OF PROPOSED ABANDONMENT OF PROPERTY

TO THE DEBTOR, ALL CREDITORS, AND OTHER PARTIES IN INTEREST:

Pursuant to 11 U.S.C. § 554 and FRBP 6007(a), notice is hereby given that the undersigned Trustee for this estate intends to abandon the following property:

PROPERTY TO BE ABANDONED:

Land Manchester Lot Encinitas, CA Parcel 1, in the County of San Diego, State of California, as shown on page 2856 of parcel maps filed in the office of the county

ESTIMATED VALUE OF THE PROPERTY:

\$900,000.00

LIENS AGAINST THE PROPERTY:

Liens, unpaid interest, and penalties exceed \$650,000.00

The property is to be abandoned because:

- ☒ There is little or no equity in the property for the estate.
- ☒ Costs of collection or litigation will probably exceed any recovery.
- ☒ Preservation of the asset is burdensome to the bankruptcy estate.
- ☒ Other: Insufficient equity to pay secured debt, cost of sales, cost of bankruptcy administration and capital gains taxes estimated to be between \$180,000 and \$230,000

By abandoning the property, the Trustee is returning the property to the debtor because it cannot, for the reasons stated above, be liquidated for the benefit of creditors. Requests for additional information about the proposed abandonment should be directed to the Trustee named below.

CSD 2065

CSD 2065 (Page 2) [05/19/17]

IF YOU OBJECT TO THE PROPOSED ABANDONMENT:

1. **You are required** to obtain a hearing date and time from the appropriate Courtroom Deputy for the judge assigned to this bankruptcy case. Determine which deputy to call by looking at the Bankruptcy Case No. in the caption on Page 1 of this notice. If the case number is followed by the letters:

-	MM	-	call (619) 557-7407	-	DEPARTMENT ONE (Room 218)
-	LA	-	call (619) 557-6594	-	DEPARTMENT TWO (Room 118)
-	LT	-	call (619) 557-6018	-	DEPARTMENT THREE (Room 129)
-	CL	-	call (619) 557-6019	-	DEPARTMENT FIVE (Room 318)
2. **Within twenty-one (21)¹ days from the date of this notice**, you are further required to serve a copy of your **Declaration in Opposition to the Abandonment** and separate **Request and Notice of Hearing** [Local Form CSD 1184²] upon the undersigned trustee, together with any opposing papers. A copy of these documents must also be served upon the United States Trustee at 880 Front Street, Suite 3230, San Diego, CA 92101. The opposing declaration must be signed and verified in the manner prescribed by FRBP 9011, and the declaration must :
 - a. identify the interest of the opposing party; and
 - b. state, with particularity, the factual and legal grounds for the opposition.
3. **You must** file the original and one copy of the Declaration and Request and Notice of Hearing with proof of service with the Clerk of the U.S. Bankruptcy Court at 325 West F Street, San Diego, California 92101-6991, no later than the next business day following the date of service.

If you fail to serve your “Declaration in Opposition to the Abandonment” and “Request and Notice of Hearing” within the 21-day¹ period provided by this notice, **no hearing will take place**, you will lose your opportunity for hearing, and the moving party may proceed to take the intended action.

Dated: 04/25/2018

James L. Kennedy

Chapter 7 Trustee

Address: P.O. Box 28459
San Diego, CA 92198

Phone No.: (858) 451-8859

E-mail: jim@jlkennedy.com

¹Depending on how you were served, you may have additional time for response. See FRBP 9006.

²You may obtain Local Form CSD 1184 from the office of the Clerk of the U.S. Bankruptcy Court.

United States Bankruptcy Court
Southern District of California

In re:
Isela Corral Cowen
Debtor

Case No. 16-07446-LA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0974-3

User: Admin.
Form ID: pdf904

Page 1 of 2
Total Noticed: 52

Date Rcvd: Apr 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2018.

db +Isela Corral Cowen, P.O. Box 61, Cardiff by the Sea, CA 92007-0061
cr +General RFE, LLC, 345 S. Coast Highway 101, Ste. X, Encinitas, CA 92024-3506
cr +Higgs Fletcher & Mack LLP, 401 West A Street, Ste. 2600, San Diego, CA 92101-7913
cr +Veros Credit, LLC, 2333 N. Broadway, Ste. 400, Santa Ana, CA 92706-1656
cr +Wells Fargo, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr +Wells Fargo Bank, N. A., C/O Buckley Madole, P.C., 301 E. Ocean Blvd, Suite 1720,
Long Beach, CA 90802-8813
14216875 +Ad Astra Rec, 7330 W 33rd St N Ste 118, Wichita, KS 67205-9370
14216876 #+Ario Nagdevand, 1236 Summit Ave, Cardiff by the Sea, CA 92007-2425
14216877 +Austin Navy & Andrew Reyes, 274 La Veta Ave, Encinitas, CA 92024-2507
14216878 +Awa Collect, Po Box 6605, Orange, CA 92863-6605
14216881 +Citibank, 701 E 60th St N, Sioux Falls, SD 57104-0493
14216882 +Citibank, P.O. Box 6497, Sioux Falls, SD 57117-6497
14216883 +Clark Pest Control, P.O. Box 2086, Thousand Oaks, CA 91358-2086
14216884 +Coastline Emergency, 354 Santa Fe Dr, Encinitas, CA 92024-5142
14216887 +Cybrcollect, 3 Easton Oval Ste 210, Columbus, OH 43219-6011
14216888 +Dan McAllister, Tax Collector, 1600 Pacific Highway, #162, San Diego, CA 92101-2429
14216889 +Dorcy L. Norton, 8629 Circle R Valley Lane, Escondido, CA 92026-5909
14216890 +Encinitas Hospitalists, 2103 S. El Camino Rd. #201, Oceanside, CA 92054-6281
14216880 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: Ccs/first Savings Bank, 500 East 60th St North,
Sioux Falls, SD 57104)
14216892 +Fst Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
14216893 +Geico Insurance, One Geico Plaza, Washington, DC 20076-0005
14217464 +General RFE, LLC, c/o Law Offices of Russel T. Little, apc, 185 West F St., Ste. 100,
San Diego, CA 92101-6025
14216894 +General RFE, LLC, 310 Arroyo Dr, Encinitas, CA 92024-2618
14216895 +Higgs, Fletcher & Mack, 401 W. A St., Ste. 2600, San Diego, CA 92101-7913
14217990 Law Offices of Russel T. Little, ap.c., 185 West F Street, Suite 100,
San Diego, California 92101-6025
14216898 +Ng Boon Thiong, 270 Knoll Rd., Vista, CA 92083-5859
14240815 +San Diego County Treasurer-Tax Collector, Attn: Bankruptcy, 1600 Pacific Highway, Room 162,
San Diego, CA 92101-2477
14272687 San Diego Gas & Electric,, P.O. Box 129831,, San Diego, CA 92112-9831
14216900 +Scripps Cardiology Medical Gr., P.O. Box 85466, San Diego, CA 92186-5466
14228435 State Board of Equalization, Special Ops, MIC:55, P.O. Box 942879,
Sacramento, CA 94279-0055
14216903 +USPS, 11251 Rancho Carmel Rd., San Diego, CA 92199-0001
14216904 +Veros Credit, 2333 N Broadway, Santa Ana, CA 92706-1656
14235921 Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,
Eagan, MN 55121-7700
14216905 +Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14239104 +E-mail/Text: g17768@att.com Apr 27 2018 01:11:50 AT&T Services Inc, Karen A. Cavagnaro,
One AT&T Way Room #A104, Bedminster NJ 07921-2693
14216879 E-mail/Text: info@californiaaccountsservice.com Apr 27 2018 01:12:41 Ca Accts Svc,
329 Vanhouten, El Cajon, CA 92020
14216885 +E-mail/Text: Bk@c2cfsl.com Apr 27 2018 01:12:15 Coasttocoast, 101 Hodencamp Rd Ste 120,
Thousand Oaks, CA 91360-5831
14216886 +E-mail/Text: bankruptcy_notifications@ccsusa.com Apr 27 2018 01:12:39 Credit Coll,
Po Box 607, Norwood, MA 02062-0607
14216891 +E-mail/Text: bknotice@ercbpo.com Apr 27 2018 01:12:16 Erc, 8014 Bayberry Rd,
Jacksonville, FL 32256-7412
14242076 E-mail/Text: BKBNCTotices@ftb.ca.gov Apr 27 2018 01:12:45 FRANCHISE TAX BOARD,
BANKRUPTCY SECTION MS A340, PO BOX 2952, SACRAMENTO CA 95812-2952
14363268 +E-mail/Text: rudolph@sullivanhill.com Apr 27 2018 01:12:35 Gary B. Rudolph, Esq.,
SULLIVAN HILL LEWIN REZ & ENGEL, APLC, 550 West C Street, Suite 1500,
San Diego, CA 92101-3570
14217036 E-mail/Text: ustp.region15@usdoj.gov Apr 27 2018 01:12:04 HAEJI HONG,
OFFICE OF THE UNITED STATES TRUSTEE, 402 WEST BROADWAY, SUITE 600,
SAN DIEGO, CA 92101-8511
14226735 E-mail/Text: cio.bncmail@irs.gov Apr 27 2018 01:11:58 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
14216896 E-mail/Text: JCAP_BNC_Notices@jcap.com Apr 27 2018 01:12:21 Jeffcapsys, 16 Mclelland Rd,
Saint Cloud, MN 56303
14216897 +E-mail/Text: ext_ebn_inbox@navyfederal.org Apr 27 2018 01:12:41 Navy Fcu,
820 Follin Ln Se, Vienna, VA 22180-4907
14222819 +E-mail/Text: ext_ebn_inbox@navyfederal.org Apr 27 2018 01:12:42 Navy Federal Credit Union,
PO Box 3000, Merrifield, VA 22119-3000
14251458 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 27 2018 01:13:50
PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14251423 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 27 2018 01:13:49
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0974-3

User: Admin.
Form ID: pdf904

Page 2 of 2
Total Noticed: 52

Date Rcvd: Apr 26, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14216899 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 27 2018 01:13:23
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14243415 E-mail/Text: bnc-quantum@quantum3group.com Apr 27 2018 01:12:07
Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14216901 +E-mail/Text: bankruptcy@speedyinc.com Apr 27 2018 01:12:01 Speedy Cash,
3611 N. Ridge Road, Wichita, KS 67205-1214
14216902 +E-mail/Text: yi@tscarsolutions.com Apr 27 2018 01:12:12 Tsc Acts Rec,
2701 Loker Ave W Ste 270, Carlsbad, CA 92010-6639

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14363569* +Gary B. Rudolph, Esq., SULLIVAN HILL LEWIN REZ & ENGEL, APLC, 550 West C Street, Suite 1500,
San Diego, CA 92101-3570

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2018 at the address(es) listed below:

Ahren Tiller on behalf of Attorney Bankruptcy Law Center, APC atiller@blc-sd.com,
brett.bodie@blc-sd.com;carolina@blc-sd.com;anika@blc-sd.com;danny@blc-sd.com;kreyes@blc-sd.com;de
rek@blc-sd.com;ecf.blcsd@gmail.com;Megan@blc-sd.com;Nicole@blc-sd.com;4436097420@filings.docketbi
rd.com
Dane W. Exnowski on behalf of Creditor Wells Fargo Bank, N. A. Bk.CA@mccalla.com,
BK.CA@buckleymadole.com,Dane.Exnowski@McCalla.com
Dane W. Exnowski on behalf of Creditor Wells Fargo Bk.CA@mccalla.com,
BK.CA@buckleymadole.com,Dane.Exnowski@McCalla.com
Gary B. Rudolph on behalf of Trustee James L. Kennedy rudolph@sullivanhill.com,
hill@sullivanhill.com;millerick@sullivanhill.com;bkstaff@sullivanhill.com;vidovich@ecf.inforuptcy
.com;rudolph@ecf.inforuptcy.com
Haeji Hong on behalf of United States Trustee United States Trustee Haeji.Hong@usdoj.gov,
USTP.Region15@usdoj.gov,tiffany.l.carroll@usdoj.gov,Elizabeth.C.Amorosi@usdoj.gov
James L. Kennedy jim@jlkennedy.com, jlk@trustesolutions.net
Leslie Skorheim on behalf of United States Trustee United States Trustee
leslie.skorheim@usdoj.gov, USTP.Region15@usdoj.gov,tiffany.l.carroll@usdoj.gov,
Elizabeth.C.Amorosi@usdoj.gov
Paul J Leeds on behalf of Creditor Higgs Fletcher & Mack LLP leedsp@higgslaw.com,
lodoviceb@higgslaw.com;schroedterm@higgslaw.com
Robert M. Tennant on behalf of Creditor Veros Credit, LLC blara@veroscredit.com
Russel Little on behalf of Creditor General RFE, LLC rtl@rustylegal.com
United States Trustee ustp.region15@usdoj.gov

TOTAL: 11